

Fill in this information to identify the case:

Debtor 1 James Michael Hanna
Debtor 2 Sara Kathryn Hanna
(Spouse, if filing)
United States Bankruptcy Court for the: EASTERN DISTRICT OF Wisconsin
Case Number 20-21433

Official Form 410S1**Notice of Mortgage Payment Change****12/15**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association, as
Trustee of the Chalet Series IV Trust

Last 4 digits of any number you use to

identify the debtor's account: 5170

Court claim no. (if known): 3

Date of payment change:

Must be at least 21 days after date 06/01/2020
of this notice

New total payment: \$ 1187.56

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjusted**1. Will there be a change in the debtor's escrow account payment?**

☒ No

☐ Yes. Attach a copy of the escrow statement in a form prepared consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjusted**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: 9 %

New interest rate: 8.75 %

Current principal and interest payment: \$ 935.08

New principal and interest payment: \$ 921.42

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 James Michael Hanna and Sara Kathryn Hanna

First Name Middle Name Last Name

Case number (if known) 20-21433**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐

I am the creditor.

☒

I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X *Christopher K. Baxter by permission*
/s/ Keith Allen Daniels Date 05/05/2020

Print: Christopher K. Baxter by permission Keith
Allen Daniels

First Name Middle Name Last Name

Attorney

Company Marinosci Law Group, P.C.

Address 134 N. LaSalle Street, Suite 1900

Number Street

Chicago Illinois 60602

City State ZIP Code

Contact phone 312-940-8580

Email ecf@mlg-defaultlaw.com



323 5TH STREET (95501)

P.O. BOX 35

EUREKA, CA 95502

800-603-0836

FAX (707) 443-1562

8:00 a.m. - 5:00 p.m. PST

Main Office NMLS [REDACTED]

Branch Office NMLS [REDACTED]

May 4, 2020

JAMES HANNA
PO BOX 101
COLUMBUS, WI 53925

Para información en español llame al (800) 603-0836 ext 2643 o ext 2660

YOU ARE HEREBY NOTIFIED THAT SN SERVICING CORPORATION, ITS EMPLOYEES, AGENTS AND ATTORNEYS ARE ATTEMPTING TO COLLECT THIS DEBT. ANY INFORMATION THAT WE OBTAIN WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY AND THIS DEBT WAS NOT REAFFIRMED, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT SUCH A DEBT AS YOUR PERSONAL LIABILITY, BUT IS INSTEAD A STEP IN THE ENFORCEMENT OF A MORTGAGE LIEN AGAINST YOUR PROPERTY.

Loan ID: [REDACTED]

PROPERTY ADDRESS: 204 EAST EMERALD DR., REESEVILLE, WI 53579

NOTICE OF NEW PAYMENT ADJUSTMENT

SN Servicing has performed a review on your loan and in accordance with the terms of your Original ARM Note, your recent ARM Adjustment Notice dated FEBRUARY 18, 2020 has changed.

Effective with the JUNE 01, 2020 payment, your new principal & interest payment is \$921.42 and the interest rate is 8.75% which is based on an amortizing UPB of \$92,193.12 over 180 months and will continue to adjust in accordance with the terms of the Original ARM Note.

Please continue to mail your payments as specified in your billing statement. If you have any questions about this notice, you can contact us at the number below.

SN Servicing Corporation
Toll Free: (800) 603-0836

CERTIFICATE OF SERVICE

I, hereby certify that a true and correct copy of the foregoing document was served on the Debtor via United States Mail at the address listed on PACER, and to the Debtor's attorney, the Chapter 13 Trustee, the U.S. Trustee, and all parties requesting notice via CM/ECF on the 6th day of May, 2020.

James Michael Hanna
204 Emeral Drive
Reeseville, WI 53579

James Michael Hanna
204 Emeral Drive
Reeseville, WI 53579

James Michael Hanna
PO BOX 101
COLUMBUS, WI 53925

Sara Kathryn Hanna
204 Emeral Drive
Reeseville, WI 53579

Sara Kathryn Hanna
PO BOX 101
COLUMBUS, WI 53925

Marinosci Law Group, P.C.
/s/Renee Reyna
Email: ecf@mlg-defaultlaw.com
ATTORNEYS FOR CREDITOR